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An Objective Approach
TO
The Present-day
Economic & Social Problems

By
A. HAMID AJIZ, B.A.

[A study of Compressed Account on the Subject from
Ahmadiyya or the true Islamic points of view]

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A WARNING

"AS I LOOK AT THE MATTER, THE GROWTH OF COMMUNISM IN A COUNTRY IS A PUNISHMENT BY NATURE TO WIPE OUT THE EFFECT OF TYRAN- NIES PERPETUATED BY THE RICH UPON THE POOR. IN INDIA THERE IS STILL TIME FOR IM- PROVEMENT AND FOR THE ATONEMENT OF EX- CESSES IN THE PAST. BUT IF THE RICHER PEOPLE FAIL TO DISCHARGE THEIR DUTY TO- WARDS THEIR LESS FORTUNATE BRETHREN, THE HAND OF ALMIGHTY WOULD SNATCH AWAY THEIR WEALTH. THEY CAN EITHER VOLUN- TARILY PART AWAY WITH A PORTION OF THEIR WEALTH IN THE INTEREST OF THE POOR AND WELFARE OF THE DOWN TRODDEN, AS CALLED UPON BY GOD, IN LOVE AND MERCY, OR THEY CAN OBSTINATELY CONTINUE TO INSIST UPON CLINGING TO THEIR GAINS UNTIL OPPRESSION BREADS RETALIATORY VIOLENCE AND DESPE- RATE CLASS TAKE THE LAW INTO THEIR OWN HANDS."

From:—

Economic System
of Islam.

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By HAZRAT KHALIFATUL MASSIH II.

*The Present Head of the
Ahmadiyya Community.*

The expenses of the publication of this booklet have been borne by:

1. Abdurrazak Sahib Ahmadi
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Shimoga Mysore State.

May God bless him and give him best reward, Amen.

MIRZA WASIM AHMAD
Nazir Dawato-Tabligh
Sadar Anjuman Ahmadiyya
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INDIA

AN OBJECTIVE APPROACH TO THE PRESENT-DAY ECONOMIC AND SOCIAL PROBLEMS

Two Extreme Ideologies

In the present set-up of world-economy, two extremely opposite waves of Capitalism and Communism are occupying the international attention, throughout the East and West, but the trends of hastily marching events are sufficient enough to justify that both the systems have failed to save humanity from the economic unrest and growing frustration.

The old Capitalistic system is based on unrestricted individual enterprise, with the least consideration of welfare. In this structure all the happiness of individuals depend on personal material gains. They are neither conscious nor interested in the ultimate social effects of their activities. They look only to their private profits. The conflicting interests among them lead them to stand alone. Common interest as a class compels them to associate. Trusts, Cartels, pools and combinations among business firms of the same trade and labour unions among working class of a particular kind conflict with no serious care to redress grievances of each other.

Such a system lacks sincerity of purpose, real sympathies and mutual co-operation. It being based on purely selfish motives cannot afford a fair distribution of wealth. The welfare of human society, the most important source of external satisfaction, rather the ultimate goal of a successful economy, thus appears to fall outside the scope and subject matter of Capitalism.

On the other hand, when we turn to the economic system presented by Communism, we are shocked to find the regimental compulsions and rigid artificial means of equality. This system does not at all leave any scope for the personal incentives. It does not recognise in any form, that men are born unequal in nature, aptitude, capacity and outlook and they cannot be forced to equality in all matters without hindering the general progress.

The unnatural machinism, backed with the rod of force can only be destined to end into utter confusion, without the least sense of any high ideal of life. Under the grips of Bolshevic system, one cannot have any aim of his own. The lack of any object can only result into chaos. Thus no one of the two ideologies can lighten human sorrows, and bring happiness to the ailing humanity.

Determining Factors of Human Behaviour

An objective approach to the much confused and complex social and Economic problems of the world, can hardly be made without touching the important basic questions in-

terlinked with human life. The driving factor of all our activities is the ultimate aim, we desire to achieve and until, we are clear about the ends we wish to pursue, we shall be walking in the darkness.

Those who think that nothing is beyond this physical life; attainments of material gain is the end in itself, there is no life after death; there is no Unseen-Hand that governs the universe; this world is all in all and they are not liable to give accounts for their deeds hereafter, are at liberty to adopt any Economic system which suits best to their interests. But if we believe in the existence of God, the real Creator and Master of us all, if we realize that physical death is not the end of human life, if we feel that we are responsible to answer and compensate for whatever we do here and the effects of our good or bad deeds shall go beyond this world, we are bound to look beyond the temptations of material life and seek the real pleasure and happiness for our spiritual benefits.

The idea of reward after death will lead us to turn down the theory of Economic behaviour based on compulsion. Similarly our economic activities will not be simply guided by material gains, but we shall view all our social and Economic problems in a triple light comprising Economic, religious and moral considerations.

Islamic View on Basic Question

The limited space of this article does not allow me to give a detailed account of the Islamic views on the above

basic question, but for the purpose of the subject under discussion, I may, however point out that:—

1. According to the Islamic teachings the final cause where all things must terminate is the Creator of the universe who controls it in a supreme orderly way. The whole of creation has proceeded from God, and reverts to Him.
2. The real object of a man's life is true knowledge and worship of God and total resignation to His will.
3. Our ultimate goal will be determined after passing through the gates of death, which is a means and not an end. The soul continues in a living state throughout and begins immediately to follow the path, which it has fashioned, out of its deeds in this world.
4. The felicities of this world cannot afford to give a permanent relief to human soul. Satisfaction of such demands will create more artificial needs and an attempt to satisfy them will again lead to the creation of an overgrowing series of demands, which will result to restlessness and lead us nowhere.
5. The means to attain the ideal are to realize and develop the attributes of God in one's own self with prayers, service to humanity and voluntary contributions for the welfare of mankind.

Private Enterprise Two Aspects

From the brief outlines regarding the determining factors of human behaviour, it would be easy to understand that the very change in viewpoint, changes the direction of human activities from material angle towards the moral and spiritual side. The theory of individual enterprise is accepted by Islam, with certain limitations to establish just and fair Economic order based on two important principles:

(i) Islam endeavours to minimise and eliminate the inequalities in the distribution of wealth and means of production through gentle persuasion and voluntary sacrifices by those who possess more, for those who are in need. Such actions will not only lead to the welfare of human society, remove the Social and Economic gulf between the rich and the poor; reconcile the resentment between the high and the low, but will also create feelings of gratitude and co-operation on the one side and the spiritual pleasure for reward after life on the other.

Secondly, the principle, that the true ownership vests in God and whatever wealth is created, is for the betterment of the whole mankind implies, that no individual, class, race, nation or country should claim exclusive right on wealth; and the mal-adjustments which remain unadjusted on the basis of voluntary efforts, should be safeguarded, controlled and enforced by law.

Wrong Incentives

The incentive behind the desire to earn wealth may be for the fulfilment of one's genuine daily requirements or a pious aspiration to help others. The urge may be a mere desire to possess wealth or to gain political power through it, or simply to indulge in wasteful leisures and amusements of life.

The Holy Quran has uprooted the wrong incentives of wealth on spiritual grounds by warning that those who run after money for momentary and hollow pleasures of life, losing sight of the supreme goal, shall be punished hereafter. Islam directs every Muslim not to indulge in wasteful recreations like cinema, plays, gambling, racing etc. It forbids the use of jewellery, gold or silver ornaments and silk garments for men. Similarly silver and gold utensils are not allowed, because lock up of wealth stands in the way of economic progress of society.

Islam enjoins moderation in all matters and forbids expenditure beyond certain limits, even on necessities and valid comforts of life, because indulgence in that too, is a wastage of wealth, which could be better utilized for the public welfare on bare necessities of the poor and the needy. If in accordance with the Islamic teachings, the heavy amount of wealth spent daily on cinemas, fashions, costly robes, things of decorations and other meaningless luxuries of life by the Capitalist class, is saved and used on the pressing needs of

the lower class, it can bring about, a considerable relief for the economically shattered world.

Hoarding and Black-Marketing

The tendency of accumulating, hoarding and locking up of wealth, has been strongly denounced by Islam, because it leads, to artificial downfall in prices. Likewise withholding supply in expectation of selling goods on higher prices is condemned in Islam, as the unnatural check on supply will take the prices up without justification and create difficulties for the lower class of society. The present day business class is awfully suffering from this moral disease and is mainly responsible for soaring prices.

In the case of State controlled goods, the practice of dumping and black-marketing makes them unavailable in the open market. In spite of official announcements and public condemnations, a majority of businessmen are found involved in such anti-social tricks. They often try to slip out, by clever devices, from the grips of law and continue practising these evils because they do not consider it necessary to measure their conduct on moral basis. Islam forbids such activities on moral grounds and does not allow any kind of interference in the natural move of supply and demand, except the State interference at certain special occasions of public interest. Amidst the wordly temptations, further to control the lurking possibilities for the weaker multitudes, Islam has applied additional positive checks and restrictions on human behaviour,

Interest

One of the most harmful elements existing in both Capitalism and Communism is the evil institution of interest, which is mostly responsible for unequal distribution of wealth. It is only through credit resources of interest that accumulation of wealth in a few hands has reduced millions of people to permanent economic slavery, leaving no prospects for their future progress.

The practice of interest has always been the main cause for the world economic unrest and the major factor for the prolongation of world wars. Islam admits that as a social necessity, there may be occasions, when a man is forced to take loan, but the existence of such a need does not in any way justify additional payment in the form of interest.

According to the teachings of Islam, those who can afford should help others who are in need. The contract should be written, fixing time limit for the repayment of the loan. The debtor is asked to pay off the loan before the expiry of the fixed period. But if he is not in a position to do so, the period of the term may be extended. In case, the creditor is himself hard-pressed and cannot wait further, other people should subscribe for the payment of the debt. If the debtor dies without payment, it should be recovered from his property. If he leaves behind no property, the debt should be recovered from his heirs, if any, otherwise the State should pay the debts from its public funds.

Thus Islam has imposed a definite check on the accumulation of wealth, by directing not to lend or borrow money on interest. It has further, on the same basis disallowed undertakings of sure profits at the cost of others such as business trusts, cartels and combines which monopolize and eliminate free competition.

Qarze Hasana, i.e. Goodly Loan

In Islam there is another practice of taking and returning loans. The Holy Prophet of Islam, peace and blessings of God be on him, has set an example regarding this. According to this a Muslim should help another Muslim who is in need of money without fixing anything in return and the debtor when returning the amount should pay something extra to his creditor for his benevolence. If it is possible the debtor may pay some good amount in return which will encourage the creditor to pay him again if he is again in need of money.

But if the debtor is unable to pay anything extra the creditor should accept his original amount without showing any sign of displeasure. He shall get the reward from the Almighty God for having helped a Muslim brother in time of need.

Zakat or Poor Tax

Voluntary contributions for the help of the poor and the needy are considered highly commendable virtues in Islam and in addition to free and optional efforts of social service

towards the relief of the less fortunate humanity, Islam levies ZAKAT, i.e. the poor tax at the rate of $2\frac{1}{2}\%$ on the total wealth of an individual, if it exceeds a certain minimum limit. This tax is to be charged annually. The income derived is to be entirely used for the help of the poor. It is a pity that a great majority of Muslims, these days, has ceased to realize the importance of the long range effects of this obligation.

Further under Islamic laws, a tax called "Kharums" at the rate of $1/5$ of the total wealth is also payable to the State from wealth of the mines and other natural resources. This income is also used on works of public utility for Economic uplift of the poor.

Distribution under Law of Inheritance

Inspite of the necessary precautions against accumulation, if some people manage to escape and gather some wealth, Islamic law of inheritance meets with the situation and does not allow anyone to leave his property to a single heir after death. All sons and daughters must take their due shares. Similarly the husband or wife, as well as the parents of the deceased are allotted shares and in some cases, brothers, sisters and other near relatives are also allowed to get their portions in the distribution. Thus under the Islamic law of inheritance, the division of even a large property among several members of the family will reduce it into small pieces and keep society free from the improper disparity.

State Responsibility for Primary Needs

Further Islam makes a State responsible for the primary needs of all the people. The past history of Islam gives a clear evidence, that in the days of early Khilafat, the social and economic teachings of Islam were actually applied and they proved fully satisfactory to the needs of that time. Regular records were maintained for the assessment and distribution of basic requirements of the individuals. The above outlines will indicate that the Islamic economic system, is based on religious, moral and spiritual grounds. It exerts full religious influence against the desire to amass large wealth. It controls the very incentives which lead to material indulgence, and yet keeps them alive to the extent they are necessary, it asserts on simple useful life and instructs speedy distribution of wealth by voluntary and obligatory means, but does not involve forcible dispossession of all belongings. It takes from the rich by gentle persuasion and directs their activities towards spiritualism and reward hereafter. It admits the individual freedom, but still gives right to the State to interfere, where public interest is involved. Islam does not advocate the rigid and artificial equality in all matters, as it is impracticable, but still it endeavours to secure as much equitable distribution of wealth as possible. It is universal in implication and provides for the needs of everybody. Its only aim is the evaluation of life on moral grounds, consolidated with spiritual strength and discipline.

Social Aspect

It needs no explanation that every social problem in its last analysis is a moral problem and it is only through moral uplift that the real remedy for the world unrest can be provided. In the first place, it should be clearly understood that money being the driving force, most of the social evils are interlinked with it. The greed for possession has been as fertile a cause of strifes among nations as among individuals. Islamic views in this respect have already been explained in the foregoing paras. Secondly the notions of national superiority have always been creating troubles, but there is no caste system in Islam and it has denounced the Idea of racial prejudice by saying that all nations are children of Lord Almighty and no one nation is superior to the other, on account of caste, race, country or colour, and the real superiority lies with God for those who obey Him truly, through devoted prayers and service to their fellow-beings.

International Out-look

Islam says that the true spirit of patriotism is not in any way against international principles. Live and help others to live should be the guiding factor. The international troubles cannot be brought to an end until, it is felt that the whole mankind is one nation and no country has the right to rule another. Further Islam advocates that in order to solve the conflicts, a system of international security based on the rules of morality, fairness and justice should be set up. Such a world organisation should, in addition to its moral

strength control a supreme material force for the implication of its decisions. Most of the world disputes arise and continue to linger on for years together, due to the reason that after the submission of one nation, the dominating powers do not measure their conduct on the rules of morality and justice, rather they try to dictate unfair terms to their interest. As a result of this the foundations of a fresh circle of dispute are laid down. Hopes for the betterment of the present international position can only be envisaged, if rules of morality and justice are practised in the national, conduct and scope of decision in such cases is restricted to the fair settlement of the original matters.

Internal Security

For the internal security of a country Islam has given detailed valuable instructions. In one sentence, Government is a form of trust and it is the duty of the people to hand over this sacred trust to the best trustee and the trustee is ordered to look after the best interest of the people.

Again, a true Muslim must be loyal to the State and should always be law-abiding and cooperative. In case of any difficulty or grievance, he should adopt constitutional means for its redress and however justified the cause may be, he should never take the law in his own hand, because discipline, peace and security of a country are matters of supreme importance. In case the basic human right, i.e. safety of life property and honour are not granted or freedom of reli-

gion is not allowed, then instead of staying and disobeying the law of that land, the only alternative left for a true Muslim is to migrate from that country.

Islam has also issued complete instructions on civic responsibilities in a limited circle, keeping into consideration the rights and duties of a citizen in all walks of life, even, including the obligations of a husband for his wife and duties of a wife towards her husband, but for want of space in this brief article, it is not possible for me to deal with all details.

Commercial Laws

Leaving many aspects of Islamic socialism untouched I proceed to note a few outlines on the commercial field, which as already stated, plays an important role in the maintenance and progress of human society. Islam forbids the use of false weights and measures and enjoins a very high standard of truthfulness and honesty in all business affairs. People are prohibited from selling defective and rotten articles. They are ordered not to conceal the defects of their articles from the buyers. In case a thing is sold without the purchaser being informed of defects, he has the right to return it when the defect comes to his knowledge. In other cases, a sale cannot be cancelled after the goods have been delivered and the price has been paid. A trader is not allowed to charge different rates from different customers at the same time for the same commodity. Islam has also forbidden false competition or selling prices at auction by false bids, or deceiving

a buyer regarding prices by presenting fictitious buyers to make fictitious offers. A Muslim is not allowed to bargain in un-ascertained goods. The commodities must be ascertained and specified before-hand by the buyer or his agent. Further, sales in lotteries and gambling are declared illegal, because such transactions are of no productive utility.

The Right Approach

The statutory laws of Governments very often fail to achieve the desired ends for lack of correct understanding and right atmosphere, but with a different approach to life, Islam has aimed to create a new atmosphere on moral and spiritual grounds. Let us all understand that life does not end with food. It rather begins with food, there are Social and Moral urges of a nobler character which govern the progress on the social, economic, spiritual and cultural sides in the human world. Happiness which is durable and lasting and the happiness which makes others happy is impossible without moral code. It is a question of faith and a positive approach to the problem of life. Islam aims to achieve a social order based upon justice and equality through pure and legitimate means and not through force and regimentation as desired under Communism. It may also be clear in our minds that genuine equality is unthinkable unless equal opportunities are made available. The social system of Islam lays great stress on this aspect, accords the highest recognition to the dignity of labour and shakes off the caste distinction completely.

Islam also directs us to realise the woes and sufferings of the weaker and if instead of practical sympathy and creating conditions conducive to the growth of the poor, exploitation is allowed, discontent and frustration is bound to grow and upset the peace of a state. The prohibition of interest, denouncing of indulgence in luxuries, insistence on optional contributions, obligations of Zakat and Khums, the law of inheritance and the responsibility of Government for primary needs of everybody, all aim to remove the vast gulf between the rich and the poor and achieve equitable distribution of wealth as far as practicable.

Thus Islam exerts to uproot the economic and social evils by checking their incentives and brings two extreme classes near to each other, by raising the standard of the one and bringing down the standard of the other. The objective is achieved not by compulsion or force, but with goodwill, co-operation and gentle persuasion.

The Revival under a New Scheme

As already mentioned, the Islamic teachings were practically applied in the early days of Islam and met with the needs of that time. The revival of this ideology in a new form to meet with the current complex problems, was destined through a Promised Messenger of God. The divine prophecies of the past prophets, in which the advent of the Promised Messiah, the World Reformer or Mehdi was foretold, have been fulfilled in the person of Hazrat Mirza Ghulam

Ahmad of Qadian (1835-1908), the Holy Founder of the Ahmadiyya Movement. He appeared in the fulness of time and announced that God had sent him for the revival of long—forgotten Islamic laws and to re-establish the kingdom of Heaven on earth. He demonstrated the existence of a living God to the spiritually dead world and instilled hope in the hours of despair. He unveiled the beauties of Islam and declared that the prevailing world disorder and unrest can only be removed through Islamic socialism.

In addition to his assertions and special advice to his followers to follow strictly the Islamic way of life, and excel each other in good deeds for the social welfare, in 1905, the Promised Messiah declared under Divine Command a new scheme “AL WASIYYAT”, i.e. the WILL and insisted that his true followers should join this scheme. Those who participate have to pay between $1/10$ to $1/3$ of their property and income in the central fund of the community, for propagation of Islam throughout the world and ultimate establishment of a new moral, social and economic order. This scheme of “AL WASIYYAT” has been derived from the Islamic basis of voluntary contributions (Sadaqat) and its call is of universal nature like all other Islamic ideologies without the limitation of place or time.

With the progress of Ahmadiyya Movement (which is sure under divine prophecies), this scheme will take more and more people under its fold and when a dominating majority will accept it and contribute from $1/10$ to $1/3$ of their

properties and monthly income, for the general welfare of human society, a new world order based on love, good-will and harmony will be established. Those who will participate and pay in this new scheme, will pay with pleasure and inner happiness to attain God's pleasure and reward hereafter and those on whom this amount will be spent, shall feel relieved of their worries. There shall be no class resentment, there shall be no sectional feelings or weakening of natural individual incentives.

Apparently at present this scheme may look of no significance, in consideration to the range of its announced world-wide effects, but a little pondering and historical survey of past religious communities can easily convince that it is like a seed under earth, with all capacities of development into a strong fruitful tree. Though at the moment the results are still in the making, but without much delay the events will show, that neither Capitalism, nor Communism, nor national socialism or any other movement will be able to stand the test of time, because all these movements are limited in scope and application. No worldly individual society, owing to considerations of personal interest can have so wide an outlook, to frame universal laws for the needs of every body. It is the universal laws of God sent through his Messengers, that must supercede.

A Divine Prophecy

It was prophecised by the Promised Messiah (peace be upon him) that by neglecting the call of God the nations will

suffer. The misfortunes of the world will increase and the nations shall be distressed, the door of joy and happiness shall be closed on all sides and disappointment and frustration of hopes shall surround from every direction, till the world is obliged to turn to God. He foretold that the world around us has other aims but it will soon perish, burnt up in the fire of its own hot passion and on its ruins new foundations based on the Islamic principles shall be raised.

The Promised Messiah (peace be upon him) was alone against the tide of the world having no help, but that of God.

He stood against the odds of time and ultimately succeeded in his mission. The determined and most ferocious opposition could not more check the progress of the movement than a dust cloud could keep the sun from rising.

Let us look to his caution and realize the real purpose of our lives, let us be free from prejudice and love the truth from whatever point in the horizon it may arise. The world is enveloped by suspicion, bitterness and fear, because of its illusions, behind every cry of reform lurks the lust for power and greed. Let us be true to ourselves and resolve to play our part with right knowledge, right action and right devotion. We should be all clear on this point that we are co-workers in the creative process. If we fail to rise to the occasion and neglect the invitation of God, we shall not hinder His work, for what God wills, shall surely come to pass. If

we do not play our role, He can raise up other instruments to perform His task, but we shall miss the real purpose of our lives.

May Allah enable us to realize the true object of our existence and give us the strength to do our bits in the establishment of a new economic and social set upon moral and spiritual grounds Amen.

AHMADIYYA MUSLIM MISSIONS

During the last 60 years from the birth of the Ahmadiyya Movement different missions have been established in foreign lands some of which have been noted below for information.

Bsides, there is a large number of branches both in India under the Headquarters at Qadian, and, in Pakistan, under the Headquarters at Rabwah, which are not mentioned here for want of space.

1. ENGLAND—The London Mosque, 63, Melrose Road, London, S. W. 18.
2. SCOTLAND—36, Mansion House Roas, Glasgow, S.L.
3. FRANCE—220, Boul Pereirc, Paris-17.
4. SPAIN—Listá 58, Madrid.
5. SWITZERLAND—Beckhammer 35, Zurich-57.
6. GERMANY—Operfelderstrass 18, Hamburg-20.
7. HOLLAND—Jezef Israel Iaan 48, The Hague.

8. WASHINGTON—Ahmadiyya Movement in Islam, 2141, Loroy Palace, N.W. Washington D.C. (U.S.A.).
9. CHICAGOW—220, South States, Chicago III. (U.S.A.)
10. ST. LOUIS (MISSOURI)—13, Locust Street, St. Louis, Missouri.
11. NEW YORK—115, West, 116th Street, New York. (U.S.A.).
12. PITTSBURGH—2522, Webster Pittsburgh 19, (U.S.A.).
13. SIERRALEONE—The Ahmadiyya Movement, P.O. Box 11 B.O. (Br. West Africa).
14. MAGBURKA—The Ahmadiyya Movement, Magburka (Br. West Africa).
15. FREE TOWN—P.O. Box 353, Free Town (B. W. Africa).
16. GOLD COAST—Dr. S. Safiruddin, M.A., Ph.D., P.O. Box 725, Kumasi (Br. West Africa).
17. SALT POND—Ahmadiyya Movement, P.O. 39.
18. ACCRA—Ahmadiyya Movement, P.O. 415.
19. NIGERIA—Ahmadiyya Mission House, P.O. 418, Lagos (Nigeria).
20. BR. EAST AFRICA—Raeesut-Tabligh, P.O. 554, Nairobi.

21. TABORA—M. Jalaluddin Qamar (Mr. Ameri Obedi), P.O. Box 54.
22. LINDI—P.O. 118, Lindi.
23. TANGA—P.O. 260, Tanga T.T.
24. JINJA—P.O. Box 95, Jinja (Uganda).
25. MIDDLE EAST—Al-Bushra Office, Mount Carmel, Haifa Israel.
26. DAMASCUS—Zaviatul-Husni, Shaghoor, Damascus.
27. SINGAPORE—III Onan Road, Singapore.
28. SUMATRA—Balakang Ole 22, Padang.
29. JAVA—Syed Shah Mohd. Petodji Ud, Gang VII, Fo., 10 Djakarta.
30. BANDUNG—Masjid Ahmadiyya, Gh, Separi 205/90 Bandung (Indonesia).
31. BR. NORTH BORNEO—M. Saeed Ansari, P.O. Box 30, Jesselton.
32. MAURITIUS—Ahmadiyya Muslim Missionary, Rose Hill.
33. CEYLON—M. I. Munir, Ahmadiyya Muslim Missionary, 28, Mosque Road Negombo.
34. COLOMBO—Ahmadiyya Association, 57, Messenger Streets, Colombo-12.

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